

Note 7 - Losses

Parent Bank

	30 Sept 15			30 Sept 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)									
Individual write-downs to cover loss on loans at 1.1*	25	139	164	28	122	150	28	122	150
- Actual losses during the period for which provisions for individual impairment losses have been made previously	6	51	57	9	18	27	10	41	51
- Reversal of provisions from previous periods	2	29	31	2	12	15	6	13	19
+ Increased write-downs on provisions previously written down	1	4	5	2	3	5	1	0	2
+ Write-downs on provisions not previously written down	8	94	102	9	48	57	11	72	83
Specification of loss provisions at end of period	25	157	182	28	142	170	25	139	164

*) Individually assessed impairment write-downs on guarantees, totalling NOK 1m, are shown in the balance sheet as a liability under 'Other liabilities'

	30 Sept 15			30 Sept 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)									
Collective write-downs to cover loss on loans, guarantees at 01.01	90	188	278	90	188	278	90	188	278
Period's collective write-downs to cover loss on loans, guarantees etc	-	30	30	-	-	-	-	-	-
Collective write-downs to cover loss on loans and guarantees	90	218	308	90	188	278	90	188	278

Group

	30 Sept 15			30 Sept 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)									
Individual write-downs to cover loss on loans at 1.1*	27	145	172	36	137	173	36	137	173
- Actual losses during the period for which provisions for individual impairment losses have been made previously	7	53	60	12	22	34	14	51	66
- Reversal of provisions from previous periods	3	29	32	4	19	23	7	15	22
+ Increased write-downs on provisions previously written down	1	4	5	2	4	6	1	1	2
+ Write-downs on provisions not previously written down	10	96	106	9	50	59	11	73	84
Specification of loss provisions at end of period	28	163	191	32	150	182	27	145	172

*) Individually assessed impairment write-downs on guarantees, totalling NOK 1m, are shown in the balance sheet as a liability under 'Other liabilities.'

	30 Sept 15			30 Sept 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)									
Collective write-downs to cover loss on loans, guarantees at 1.1	94	201	295	94	201	295	94	201	295
Period's collective write-downs to cover loss on loans, guarantees etc	1	30	31	-	-	-	-	-	-
Collective write-downs to cover loss on loans and guarantees	95	231	326	94	201	295	94	201	295